

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2004 and November 30, 2005

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield
Harvard Pilgrim Health Care, Inc. 1200 Crown Colony Quincy, MA 02169 1-800-848-9995	HMO Plan	Standard Low Option	\$396.94	\$421.25	\$1,197.38	\$1,270.72	\$1,571.22	\$1,667.45
			\$287.70	\$305.32	\$867.86	\$921.01	\$1,138.81	\$1,208.56
			**** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE TRADITIONAL FAMILY RATE MAY BE MORE					

Enhanced Benefits (if any): None.
 Premium by Geographic Area? No.
 Payment Mode Discount? No, only monthly rates are available.
 Only available through associations? No.
 2004-2005 Enrollment: May contain up to a 6-month waiting period depending on prior creditable coverage.

Health New England, Inc. One Monarch Place Springfield, MA 01144 1-413-787-4000	HMO Plan	HMO Plan	n.a.	\$370.40	n.a.	\$1,158.85	n.a.	\$1,438.40
**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; TWO-PERSON RATE MAY BE MORE								
**** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE TRADITIONAL FAMILY RATE MAY BE MORE								

Enhanced Benefits (if any): None.
 Premium by Geographic Area? No. Plan available in only Berkshire, Franklin, Hampden, Hampshire and partial Worcester counties.
 Payment Mode Discount? No, only monthly rates are available.
 Only available through associations? No.
 2004-2005 Enrollment: May contain up to a 6-month waiting period depending on prior creditable coverage.